

Information to identify the case:

Debtor 1	<u>Angelie Nirmala Grimm</u>	Social Security number or ITIN	xxx-xx-6260
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-16393-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angelie Nirmala Grimm

8/3/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Angelie Nirmala Grimm
Debtor

Case No. 20-16393-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 03, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:

Recip ID	Recipient Name and Address
db	#+ Angelie Nirmala Grimm, 1833 1st ave, Toms River, NJ 08757-3520
r	+ Jean Calvetto, Exit Realty, 795 North Main, Manahawkin, NJ 08050-3025
sp	#+ Peter A. Loffredo, 325 W. Water Street, Toms River, NJ 08753-6569
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518830157	CFI Resorts Management Inc, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
518830162	+ First Portfolio Ventures I, LLC, 160 Mine Lake Ct Ste 200, Raleigh, NC 27615-6417
518830163	Flagship Condominium Association, PO Box 78843, Phoenix, AZ 85062-8843
518830167	N.J. Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518830169	+ North Star Finance, LLC dba NorthCash, P.O. Box 498, Hays, MT 59527-0498
518830173	+ Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Wall, NJ 07719-9020
518830174	Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 366, Woodbury, NY 11797-0366

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 03 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518863321	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 03 2022 20:40:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
518839175	EDI: PHINAMERI.COM	Aug 04 2022 00:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518830153	+ EDI: PHINAMERI.COM	Aug 04 2022 00:43:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518830154	+ EDI: TSYS2	Aug 04 2022 00:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
518839909	EDI: CRFRSTNA.COM	Aug 04 2022 00:43:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518830155	+ EDI: CAPITALONE.COM	Aug 04 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518836461	+ EDI: AIS.COM	Aug 04 2022 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518836462	+ EDI: AIS.COM	Aug 04 2022 00:43:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518830156	+ EDI: CAPITALONE.COM	Aug 04 2022 00:43:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518830158	+ EDI: WFNNB.COM	Aug 04 2022 00:43:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518830159	+ EDI: CRFRSTNA.COM	Aug 04 2022 00:43:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
518830160	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 03 2022 20:48:59	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518830161	EDI: DISCOVER.COM	Aug 04 2022 00:43:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518840501	EDI: DISCOVER.COM	Aug 04 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
518861932	+ EDI: JEFFERSONCAP.COM	Aug 04 2022 00:43:00	First Financial Investment Fund Holdings, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518830164	EDI: IRS.COM	Aug 04 2022 00:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518830165	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Aug 03 2022 20:41:00	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
518868880	Email/PDF: resurgentbknotifications@resurgent.com	Aug 03 2022 20:48:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518843083	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 03 2022 20:48:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518830166	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 03 2022 20:48:43	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518830168	+ Email/Text: bankruptcy@ldf-holdings.com	Aug 03 2022 20:41:00	Niizhwaaswi, LLC dba Loan at Last, PO BOX 1193, Lac Du Flambeau, WI 54538-1193
518830170	+ EDI: AGFINANCE.COM	Aug 04 2022 00:43:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
518868171	Email/Text: invenioabt@phillips-cohen.com	Aug 03 2022 20:41:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
518830171	EDI: PRA.COM	Aug 04 2022 00:43:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518845932	EDI: PRA.COM	Aug 04 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Bj's, POB 41067, Norfolk VA 23541
518885425	EDI: PRA.COM	Aug 04 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518895706	EDI: PRA.COM	Aug 04 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Wyndham, POB 41067, Norfolk VA 23541
518866608	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 03 2022 20:41:00	QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) ET.AL., QUICKEN LOANS, LLC FORMERLY KNOWN AS, (FKA) QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518866602	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 03 2022 20:41:00	QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA)ET.AL., QUICKEN LOANS, LLC, FORMERLY KNOWN AS (FKA) QUICKEN LOANS IN, BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518830172	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 03 2022 20:41:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
518830396	+ EDI: RMSC.COM		

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		Aug 04 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518830176	+ EDI: RMSC.COM		
		Aug 04 2022 00:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518830177	+ EDI: RMSC.COM		
		Aug 04 2022 00:43:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518830178	Email/Text: opsdept@utcu.org		
		Aug 03 2022 20:40:00	United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518830175		Synco/walmart
518839774	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marcia Y. Phillips	on behalf of Debtor Angelie Nirmala Grimm mphilips@uprightlaw.com theladyjustice.phillips@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5